



# Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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**BHC Name** [COMERICA INCORPORATED](#)

**City/State** [DALLAS, TX](#)

## Bank Holding Company Information

Federal Reserve District: [11](#)

Consolidated Assets (\$000): [88,515,000](#)

Peer Group Number: [1](#) Number in Peer Group: [131](#)

Number of Bank Subsidiaries: [2](#)

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

[COMERICA INCORPORATED](#)  
[1717 MAIN STREET MC-6506](#)  
  
[DALLAS, TX 75201](#)

## Table of Contents

Section	Page Number
Summary Ratios .....	1
<b>Consolidated Information:</b>	
Income Statement - Revenues and Expenses .....	2
Relative Income Statement and Margin Analysis .....	3
Non-Interest Income and Expenses .....	4
Assets .....	5
Liabilities and Changes in Capital .....	6
Percent Composition of Assets .....	7
Loan Mix and Analysis of Concentrations of Credit .....	7A
Liquidity and Funding .....	8
Derivatives and Off-Balance-Sheet Transactions .....	9
Derivative Instruments .....	10
Derivatives Analysis .....	11
Allowance and Net Loan and Lease Losses .....	12
Past Due and Nonaccrual Assets .....	13
Past Due and Nonaccrual Loans and Leases .....	13A
Past Due and Nonaccrual Loans and Leases—Continued .....	13B
Regulatory Capital Components and Ratios .....	14
Insurance and Broker-Dealer Activities .....	15
Foreign Activities .....	16
Servicing, Securitization and Asset Sale Activities—Part 1 .....	17
Servicing, Securitization and Asset Sale Activities—Part 2 .....	18
Servicing, Securitization and Asset Sale Activities—Part 3 .....	19
<b>Parent Company Information:</b>	
Parent Company Income Statement .....	20
Parent Company Balance Sheet .....	21
Parent Company Analysis—Part 1 .....	22
Parent Company Analysis—Part 2 .....	23

BHC Name

City/State

## Summary Ratios

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
Average assets (\$000)	86,228,000			77,354,500			81,011,750			71,572,250			71,159,424		
Net income (\$000)	678,000			48,000			474,000			1,198,000			1,235,145		
Number of BHCs in peer group	131			127			128			125			118		
	BHC	Peer #	Pct												
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	2.11	2.65	16	2.54	2.84	26	2.36	2.77	22	3.27	3.01	57	3.31	3.08	59
+ Non-interest income	1.28	1.11	65	1.25	1.14	61	1.24	1.21	58	1.42	1.32	64	1.40	1.31	63
- Overhead expense	2.11	2.24	46	2.31	2.63	40	2.22	2.57	34	2.44	2.69	38	2.51	2.71	40
- Provision for credit losses	-0.74	-0.15	3	1.35	0.85	85	0.65	0.51	72	0.10	0.15	43	0.02	0.14	14
+ Securities gains (losses)	0	0.01	26	0	0.03	21	0	0.02	16	-0.01	0.01	11	-0.03	0	6
+ Other tax equivalent adjustments	0	0	48	0	0	49	0	0	48	0	0	42	0	0	15
= Pretax net operating income (tax equivalent)	2.02	1.79	67	0.14	0.64	19	0.73	1.04	22	2.14	1.56	90	2.16	1.57	89
Net operating income	1.57	1.36	74	0.12	0.48	19	0.59	0.81	25	1.67	1.19	92	1.74	1.24	89
Net income	1.57	1.35	74	0.12	0.50	18	0.59	0.82	25	1.67	1.19	92	1.74	1.24	89
Net income (Subchapter S adjusted)		2.16			0.93			1.18			1.17			1.42	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	2.33	3.14	12	3.11	3.78	15	2.77	3.55	12	4.23	4.41	36	3.98	4.24	33
Interest expense	0.07	0.27	9	0.38	0.66	18	0.24	0.52	13	0.71	1.08	22	0.40	0.86	12
Net interest income (tax equivalent)	2.26	2.85	16	2.73	3.10	25	2.53	3.01	21	3.53	3.33	56	3.58	3.38	56
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	-0.03	0.13	4	0.52	0.28	80	0.38	0.27	72	0.21	0.21	58	0.11	0.22	38
Earnings coverage of net loan and lease losses (X)	-70.63	4.52	11	4.29	21.56	22	5.69	22.91	27	15	24.40	50	30.11	21.75	75
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.30	1.39	47	1.88	1.51	77	1.81	1.58	72	1.26	0.83	85	1.34	0.90	84
Allowance for loan and lease losses / Total loans and leases	1.30	1.37	48	1.88	1.48	79	1.81	1.55	72	1.26	0.81	85	1.34	0.89	85
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.62	0.63	57	0.52	0.66	40	0.68	0.71	51	0.42	0.57	35	0.44	0.61	35
30-89 days past due loans and leases / Total loans and leases	0.39	0.27	76	0.39	0.36	62	0.77	0.39	85	0.25	0.43	34	0.27	0.44	27
<b>Liquidity and Funding</b>															
Net noncore funding dependence	-19.64	-1.82	6	-7.81	6.94	12	-15.29	3.20	4	5.89	14.45	24	6.98	16.62	21
Net short-term noncore funding dependence	-23.71	-8.21	11	-17.49	-2.29	10	-23.76	-4.76	10	-4.30	3.38	20	-2.69	4.66	18
Net loans and leases / Total assets	56.02	59.81	37	62	63.21	35	58.14	61.58	33	67.65	63.77	50	69.80	63.98	55
<b>Capitalization</b>															
Tier 1 leverage ratio	8.45	9.11	30	8.75	9.03	44	8.63	9.13	39	9.51	9.76	48	10.51	9.71	77
Holding company equity capital / Total assets	8.96	10.88	20	9.22	11.06	24	9.11	11.16	20	9.97	12.43	23	10.59	12.22	29
Total equity capital (including minority interest) / Total assets	8.96	11.01	18	9.22	11.18	22	9.11	11.29	18	9.97	12.57	20	10.59	12.27	28
Common equity tier 1 capital / Total risk-weighted assets	10.35	12.69	15	9.99	12.01	21	10.34	12.38	19	10.13	12.17	20	11.14	12.12	39
Net loans and leases / Equity capital (X)	6.25	5.51	66	6.72	5.78	72	6.38	5.58	71	6.79	5.21	81	6.59	5.29	77
Cash dividends / Net income	29.20	25.30	58	400	60.26	98	82.49	42.30	93	33.22	33.12	51	25.01	27.31	34
Cash dividends / Net income (Subchapter S adjusted)		-21.71			61.66			-0.65			-12.02			17.36	
<b>Growth Rates</b>															
Assets	4.62	9.29	37	16.55	17.07	55	20.13	16.68	63	3.69	9.26	34	-1.10	7	11
Equity capital	1.65	9.31	9	6.54	6.16	62	9.87	6.99	70	-2.40	10.49	4	-5.72	7.89	5
Net loans and leases	-5.46	0.79	25	2.55	13.26	17	3.24	9.07	31	0.49	9.10	14	2.13	7.89	23
Noncore funding	-54.04	-23.76	12	-23.17	-2.41	22	-24.37	-12.18	37	14.93	6.59	68	48.55	10.67	87
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	4.64	1.14	85
Long-term debt / Equity capital	22.32	11.05	84	23.68	13.39	78	22.58	13.56	78	23.68	13.04	76	14.80	13.37	70
Equity investment in subsidiaries / Equity capital	109.74	103.07	84	105.74	103.11	71	102.06	102.81	45	106.23	103.22	69	98.97	103.10	25
Cash from ops + noncash items + op expense / Op expense + dividends	55.78	130.64	20	42.13	154.33	12	122.87	147.24	46	227.70	190.27	73	280.60	174.91	84

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	798,000	941,000	1,753,000	2,420,000	2,243,506	-15.20	-0.60
Income from lease financing receivables.....	-8,000	10,000	20,000	19,000	17,969		
Fully taxable income on loans and leases.....	790,000	951,000	1,773,000	2,439,000	2,261,279	-16.93	-2.74
Tax-exempt income on loans and leases.....	0	0	0	0	196		-100.00
Estimated tax benefit on income on loans and leases.....	0	0	0	0	1,612		-100.00
Income on loans and leases (tax equivalent).....	790,000	951,000	1,773,000	2,439,000	2,263,087	-16.93	-2.93
Investment interest income (tax equivalent).....	139,000	148,000	292,000	298,000	265,511	-6.08	11.54
Interest on balances due from depository institutions.....	8,000	21,000	27,000	69,000	90,878	-61.90	-7.66
Interest income on other earning assets.....	1,000	0	2,000	2,000	3,439		1.73
Total interest income (tax equivalent).....	938,000	1,120,000	2,094,000	2,808,000	2,622,915	-16.25	-1.07
Interest on time deposits of \$250K or more.....	1,000	7,000	10,000	14,000	3,691	-85.71	
Interest on time deposits < \$250K.....	2,000	12,000	17,000	33,000	5,875	-83.33	
Interest on foreign office deposits.....	0	1,000	1,000	2,000	2,072	-100.00	-100.00
Interest on other deposits.....	9,000	56,000	73,000	213,000	109,883	-83.93	-27.02
Interest on other borrowings and trading liabilities.....	13,000	49,000	63,000	177,000	119,522	-73.47	21.47
Interest on subordinated debt and mandatory convertible securities.....	5,000	11,000	18,000	29,000	25,708	-54.55	-78.36
Total interest expense.....	30,000	136,000	182,000	468,000	266,751	-77.94	-43.71
Net interest income (tax equivalent).....	908,000	984,000	1,912,000	2,340,000	2,356,164	-7.72	1.47
Non-interest income.....	553,000	485,000	1,001,000	1,017,000	994,089	14.02	5.08
Adjusted operating income (tax equivalent).....	1,461,000	1,469,000	2,913,000	3,357,000	3,350,253	-0.54	2.81
Overhead expense.....	909,000	894,000	1,798,000	1,744,000	1,783,782	1.68	-8.87
Provision for credit losses.....	-317,000	521,000	524,000	73,000	10,920		
Securities gains (losses).....	0	0	0	-8,000	-20,347		
Other tax equivalent adjustments.....	0	0	0	0	-1		
Pretax net operating income (tax equivalent).....	869,000	54,000	592,000	1,533,000	1,536,369	1509.26	272.56
Applicable income taxes.....	191,000	6,000	117,000	334,000	299,506	3083.33	182.15
Tax equivalent adjustments.....	0	0	1,000	1,000	1,718		-100.00
Applicable income taxes (tax equivalent).....	191,000	6,000	118,000	335,000	301,224	3083.33	174.77
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	678,000	48,000	474,000	1,198,000	1,235,145	1312.50	314.07
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	678,000	48,000	474,000	1,198,000	1,235,145	1312.50	314.07
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	678,000	48,000	474,000	1,198,000	1,235,145	1312.50	314.07
Investment securities income (tax equivalent).....	139,000	148,000	292,000	298,000	265,511	-6.08	11.54
US Treasury and agency securities (excluding mortgage-backed securities).....	34,000	34,000	70,000	67,000	51,051	0.00	56.68
Mortgage-backed securities.....	105,000	114,000	221,000	229,000	213,622	-7.89	2.71
All other securities.....	0	0	1,000	2,000	838		-100.00
Cash dividends declared.....	198,000	192,000	391,000	398,000	308,891	3.13	163.93
Common.....	187,000	192,000	378,000	398,000	308,891	-2.60	149.27
Preferred.....	11,000	0	13,000	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.18	2.92	12	2.90	3.46	15	2.58	3.27	11	3.92	4	43	3.69	3.87	34
Less: Interest expense .....	0.07	0.25	9	0.35	0.61	18	0.22	0.48	13	0.65	0.98	25	0.37	0.79	13
Equals: Net interest income (tax equivalent) .....	2.11	2.65	16	2.54	2.84	26	2.36	2.77	22	3.27	3.01	57	3.31	3.08	59
Plus: Non-interest income .....	1.28	1.11	65	1.25	1.14	61	1.24	1.21	58	1.42	1.32	64	1.40	1.31	63
Equals: adjusted operating income (tax equivalent) .....	3.39	3.82	29	3.80	4.05	39	3.60	4.04	31	4.69	4.41	69	4.71	4.46	65
Less: Overhead expense .....	2.11	2.24	46	2.31	2.63	40	2.22	2.57	34	2.44	2.69	38	2.51	2.71	40
Less: Provision for credit losses .....	-0.74	-0.15	3	1.35	0.85	85	0.65	0.51	72	0.10	0.15	43	0.02	0.14	14
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	50	0	0	47	0	0	46	0	0	49	0	0	6
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	27	0	0.03	22	0	0.02	17	-0.01	0.01	11	-0.03	0	6
Plus: other tax equivalent adjustments .....	0	0	48	0	0	49	0	0	48	0	0	42	0	0	15
Equals: Pretax net operating income (tax equivalent) .....	2.02	1.79	67	0.14	0.64	19	0.73	1.04	22	2.14	1.56	90	2.16	1.57	89
Less: Applicable income taxes (tax equivalent) .....	0.44	0.41	67	0.02	0.16	16	0.15	0.23	24	0.47	0.36	80	0.42	0.33	78
Less: Minority interest .....	0	0	41	0	0	46	0	0	42	0	0	36	0	0	36
Equals: Net operating income .....	1.57	1.36	74	0.12	0.48	19	0.59	0.81	25	1.67	1.19	92	1.74	1.24	89
Plus: Net extraordinary items .....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income .....	1.57	1.35	74	0.12	0.50	18	0.59	0.82	25	1.67	1.19	92	1.74	1.24	89
Memo: Net income (last four quarters) .....	1.29	1.25	59	0.81	0.81	40	0.59	0.82	25	1.67	1.19	91	1.74	1.24	89
Net income—BHC and noncontrolling (minority) interest .....	1.57	1.37	73	0.12	0.50	18	0.59	0.83	25	1.67	1.20	92	1.74	1.25	89
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	93.36	93.15	52	93.07	91.74	69	93.39	92.32	66	92.69	91.05	69	92.58	91.48	61
Average interest-bearing funds / Average assets .....	44.62	62.32	3	50.02	65.48	6	47.63	64.06	3	50.33	65.57	4	45.50	65.56	3
Interest income (tax equivalent) / Average earning assets .....	2.33	3.14	12	3.11	3.78	15	2.77	3.55	12	4.23	4.41	36	3.98	4.24	33
Interest expense / Average earning assets .....	0.07	0.27	9	0.38	0.66	18	0.24	0.52	13	0.71	1.08	22	0.40	0.86	12
Net interest income (tax equivalent) / Average earning assets .....	2.26	2.85	16	2.73	3.10	25	2.53	3.01	21	3.53	3.33	56	3.58	3.38	56
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	3.15	4.05	8	3.69	4.44	9	3.43	4.27	8	4.83	5.09	38	4.64	4.95	34
Interest-bearing bank balances .....	0.11	0.11	51	0.60	0.50	73	0.29	0.27	62	2.19	2.04	56	2.04	1.64	83
Federal funds sold and reverse repos .....		0.26		0	0.94	5	0	0.68	7	0	2.44	4	2.09	2.17	54
Trading assets .....	0	0.42	27	0	0.67	24	0.15	0.60	58	0.35	0.99	53	0.26	1.11	50
Total earning assets .....	2.33	3.11	12	3.11	3.74	15	2.77	3.51	13	4.23	4.36	41	3.98	4.20	35
Investment securities (tax equivalent) .....	1.85	1.80	53	2.42	2.51	37	2.22	2.25	46	2.45	2.76	25	2.19	2.68	13
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.62	1.28	74	2.48	2.01	75	1.91	1.75	60	2.44	2.32	69	1.86	2.05	38
Mortgage-backed securities .....	1.84	1.56	74	2.34	2.33	48	2.22	2.05	65	2.40	2.61	21	2.25	2.50	18
All other securities .....		2.91			3.48			3.24			4.06			4.20	
Interest-bearing deposits .....	0.07	0.24	11	0.49	0.70	29	0.32	0.53	25	0.91	1.10	33	0.46	0.81	16
Time deposits of \$250K or more .....	0.30	0.76	7	1.55	1.67	33	1.24	1.42	32	1.87	1.96	39	0.77	1.44	7
Time deposits < \$250K .....	0.27	0.72	6	1.20	1.58	18	0.93	1.36	15	1.38	1.82	22	0.36	1.29	6
Other domestic deposits .....	0.06	0.17	17	0.41	0.50	44	0.26	0.36	39	0.84	0.93	46	0.45	0.67	29
Foreign deposits .....	0	0.12	24	0.74	0.59	64	0.37	0.42	60	0.93	1.19	43	0.80	0.97	46
Federal funds purchased and repos .....	0	0.19	6	0	0.85	1	0	0.62	1	2.66	1.86	82	1.94	1.51	68
Other borrowed funds and trading liabilities .....	1.07	1.31	41	1.35	1.62	34	1.01	1.50	29	2.68	2.38	65	2.27	2.28	52
All interest-bearing funds .....	0.16	0.40	9	0.70	0.92	30	0.47	0.74	22	1.30	1.49	36	0.82	1.19	25

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_

City/State \_\_\_\_\_

## Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Non-interest Income and Expenses</b>					
Total non-interest income .....	553,000	485,000	1,001,000	1,017,000	994,089
Fiduciary activities income .....	101,000	96,000	188,000	187,000	188,408
Service charges on deposit accounts - domestic .....	97,000	93,000	188,000	208,000	215,001
Trading revenue .....	65,000	50,000	106,000	93,000	80,479
Investment banking fees and commissions .....	29,000	31,000	56,000	57,000	57,092
Insurance activities revenue .....	3,000	3,000	7,000	6,000	5,696
Venture capital revenue .....	0	0	0	0	315
Net servicing fees .....	0	0	-1,000	-1,000	-340
Net securitization income .....	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets .....	3,000	3,000	7,000	3,000	3,431
Other non-interest income .....	255,000	209,000	450,000	464,000	444,007
Total overhead expenses .....	909,000	894,000	1,798,000	1,744,000	1,783,782
Personnel expense .....	559,000	491,000	1,019,000	1,020,000	1,008,887
Net occupancy expense .....	96,000	94,000	195,000	195,000	191,368
Goodwill impairment losses .....	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets) .....	1,000	1,000	1,000	1,000	2,238
Other operating expenses .....	253,000	308,000	583,000	528,000	581,289
Fee income on mutual funds and annuities .....	21,000	17,000	36,000	35,000	32,842
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities .....	0	0	0	0	0
Number of equivalent employees .....	7,532	7,777	7,681	7,747	7,865
Average personnel expense per employee .....	74.22	63.13	132.67	131.66	128.28
Average assets per employee .....	11,448.22	9,946.57	10,547.03	9,238.71	9,047.61

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income .....	3.80	2.15	76	3.51	2.20	71	3.60	2.02	75	3.44	2.72	63	3.30	3.08	57
Overhead expenses / Net Interest Income + non-interest income .....	62.22	59.03	62	60.86	63.28	46	61.74	62.28	51	51.97	61.29	13	53.27	60.88	18
<b>Percent of Average Assets</b>															
Total overhead expense .....	2.11	2.24	46	2.31	2.63	40	2.22	2.57	34	2.44	2.69	38	2.51	2.71	40
Personnel expense .....	1.30	1.25	62	1.27	1.31	47	1.26	1.30	48	1.43	1.41	50	1.42	1.44	47
Net occupancy expense .....	0.22	0.24	39	0.24	0.26	37	0.24	0.26	38	0.27	0.28	49	0.27	0.28	47
Other operating expenses .....	0.59	0.73	36	0.80	0.99	45	0.72	0.94	36	0.74	0.97	33	0.82	0.97	43
Overhead less non-interest income .....	0.83	1.10	22	1.06	1.36	28	0.98	1.25	31	1.02	1.32	26	1.11	1.38	28
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense .....	62.22	58.45	66	60.86	62.83	50	61.72	61.82	55	51.95	60.64	15	53.24	60.37	18
Personnel expense .....	38.26	33.10	76	33.42	32.43	50	34.98	32.36	65	30.38	32.39	36	30.11	32.51	31
Net occupancy expense .....	6.57	6.33	54	6.40	6.65	43	6.69	6.58	54	5.81	6.52	35	5.71	6.48	32
Other operating expenses .....	17.39	18.60	45	21.03	23.06	54	20.05	22.28	51	15.76	21.20	18	17.42	20.90	32
Total non-interest income .....	37.85	28.18	74	33.02	27.40	67	34.36	28.83	65	30.29	29.23	64	29.67	28.50	62
Fiduciary activities income .....	6.91	2.24	90	6.54	2.10	89	6.45	2.09	88	5.57	1.97	87	5.62	2.14	87
Service charges on domestic deposit accounts .....	6.64	3.19	93	6.33	3.35	91	6.45	3.27	92	6.20	3.88	83	6.42	4.15	81
Trading revenue .....	4.45	0.72	90	3.40	1.60	82	3.64	1.28	84	2.77	1.18	84	2.40	0.85	85
Investment banking fees and commissions .....	1.98	2.52	58	2.11	2.64	61	1.92	2.46	58	1.70	3.54	49	1.70	3.42	49
Insurance activities revenue .....	0.21	0.37	64	0.20	0.39	67	0.24	0.41	68	0.18	0.47	63	0.17	0.47	60
Venture capital revenue .....	0	0.02	44	0	0	48	0	0.01	44	0	0.02	42	0.01	0.02	84
Net servicing fees .....	0	0.55	15	0	-0.20	40	-0.03	0.01	31	-0.03	0.28	9	-0.01	0.65	1
Net securitization income .....	0	0.01	44	0	0	46	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets .....	0.21	3.83	15	0.20	2.89	25	0.24	3.92	20	0.09	1.86	18	0.10	1.61	20
Other non-interest income .....	17.45	9.26	86	14.23	9.31	80	15.45	9.65	81	13.82	10.04	76	13.25	9.86	73
Overhead less non-interest income .....	24.37	29.94	29	27.84	34.19	29	27.36	31.93	33	21.66	31.06	21	23.57	31.46	24
Applicable income taxes / Pretax net operating income (tax equivalent) .....	21.98	21.54	51	11.11	18.39	15	19.76	18.63	52	21.79	20.56	60	19.49	19.04	48
Applicable income tax + TE / Pretax net operating income + TE .....	21.98	23.10	36	11.11	22.75	5	19.93	21.18	31	21.85	23.23	38	19.61	21.56	27

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Assets**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	17,548,000	17,121,000	17,137,000	16,327,000	15,743,074	2.49	14.59
Commercial and industrial loans	23,788,000	27,151,000	25,290,000	25,882,000	27,039,773	-12.39	-14.09
Loans to individuals	536,000	499,000	609,000	558,000	576,736	7.41	-15.05
Loans to depository institutions and acceptances of other banks	0	0	0	0	825		-100.00
Agricultural loans	33,000	29,000	31,000	23,000	32,194	13.79	-54.43
Other loans and leases	8,331,000	8,658,000	9,229,000	7,586,000	6,773,071	-3.78	24.68
Less: Unearned income	0	1,000	0	1,000	0	-100.00	
Loans and leases, net of unearned income	50,236,000	53,457,000	52,296,000	50,375,000	50,165,673	-6.03	-0.31
Less: Allowance for loan and lease losses	652,000	1,007,000	948,000	637,000	670,523	-35.25	-10.52
Net loans and leases	49,584,000	52,450,000	51,348,000	49,738,000	49,495,150	-5.46	-0.16
Debt securities that reprice or mature in over 1 year	14,866,000	11,717,000	13,299,000	12,186,000	11,930,451	26.88	20.93
Mutual funds and equity securities	44,000	39,000	43,000	50,000	42,448	12.82	-75.55
Subtotal	64,494,000	64,206,000	64,690,000	61,974,000	61,468,049	0.45	3.80
Interest-bearing bank balances	15,508,000	12,263,000	14,746,000	4,815,000	3,155,903	26.46	427.98
Federal funds sold and reverse repos	0	0	0	30,000	15,000		-100.00
Debt securities that reprice or mature within 1 year	971,000	1,042,000	1,729,000	212,000	114,511	-6.81	2011.60
Trading assets	1,009,000	769,000	713,000	342,000	144,028	31.21	133.12
Total earning assets	81,982,000	78,280,000	81,878,000	67,373,000	64,897,491	4.73	25.07
Non-interest-bearing cash and due from depository institutions	1,118,000	1,105,000	1,093,000	1,035,000	1,455,120	1.18	-12.72
Premises, fixed assets, and leases	784,000	769,000	765,000	786,000	474,870	1.95	44.13
Other real estate owned	1,000	11,000	8,000	11,000	1,433	-90.91	-95.57
Investment in unconsolidated subsidiaries	10,000	11,000	11,000	7,000	7,308	-9.09	2.26
Intangible and other assets	4,620,000	4,427,000	4,565,000	4,307,000	4,069,781	4.36	14.58
Total assets	88,515,000	84,603,000	88,320,000	73,519,000	70,906,003	4.62	23.90
Quarterly average assets	87,946,000	81,439,000	85,220,000	73,075,000	71,326,705	7.99	24.34
Average loans and leases (YTD)	50,214,500	51,555,500	51,635,250	50,511,250	48,766,996	-2.60	2.59
<b>Memoranda</b>							
Loans held-for-sale	8,000	11,000	5,000	6,000	2,909	-27.27	-20.57
Loans not held-for-sale	50,228,000	53,446,000	52,291,000	50,369,000	50,162,764	-6.02	-0.30
Real estate loans secured by 1-4 family	3,581,000	3,764,000	3,675,000	3,781,000	3,988,086	-4.86	-4.95
Commercial real estate loans	13,960,000	13,339,000	13,452,000	12,523,000	11,727,599	4.66	21.50
Construction and land development	3,444,000	4,305,000	4,428,000	3,866,000	3,459,172	-20.00	18.40
Multifamily	1,754,000	1,096,000	968,000	907,000	550,988	60.04	113.47
Nonfarm nonresidential	8,762,000	7,938,000	8,056,000	7,750,000	7,717,439	10.38	12.93
Real estate loans secured by farmland	4,000	8,000	7,000	9,000	6,449	-50.00	-88.86
Total investment securities	15,881,000	12,798,000	15,071,000	12,448,000	12,087,410	24.09	26.86
U.S. Treasury securities	3,844,000	2,852,000	4,658,000	2,792,000	2,727,001	34.78	35.21
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	0	0	0	0	0		-100.00
Mortgage-backed securities	11,993,000	9,907,000	10,370,000	9,606,000	9,317,961	21.06	26.41
Asset-backed securities	0	0	0	0	0		-100.00
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	44,000	39,000	43,000	50,000	42,448	12.82	-75.55
Available-for-sale securities	15,837,000	12,759,000	15,028,000	12,398,000	12,044,833	24.12	47.84
U.S. Treasury securities	3,844,000	2,852,000	4,658,000	2,792,000	2,727,001	34.78	35.21
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	0	0	0	0	0		-100.00
Mortgage-backed securities	11,993,000	9,907,000	10,370,000	9,606,000	9,317,832	21.06	56.14
Asset-backed securities	0	0	0	0	0		-100.00
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)					0		
Available-for-sale securities appreciation (depreciation)	92,000	371,000	276,000	85,000	-180,605	-75.20	-58.06
Structured notes, fair value	0	0	0	0	0		
Pledged securities	4,021,000	5,743,000	5,066,000	518,000	396,381	-29.98	109.38

BHC Name

City/State

**Liabilities and Changes in Capital**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits .....	40,276,000	35,400,000	39,200,000	27,298,000	28,516,450	13.77	41.80
NOW, ATS and transaction accounts .....	534,000	694,000	597,000	521,000	550,067	-23.05	53.84
Time deposits less brokered deposits < \$250K .....	918,000	1,342,000	995,000	1,515,000	764,060	-31.59	
MMDA and other savings accounts .....	32,663,000	28,525,000	30,489,000	25,980,000	23,960,283	14.51	36.49
Other non-interest-bearing deposits .....	0	0	0	0	0		
Core deposits .....	74,391,000	65,961,000	71,281,000	55,314,000	53,790,860	12.78	37.63
Time deposits of \$250K or more .....	689,000	806,000	630,000	956,000	539,381	-14.52	
Foreign deposits .....	600,000	583,000	587,000	598,000	497,686	2.92	-2.49
Federal funds purchased and repos .....	0	2,000	0	71,000	43,560	-100.00	-100.00
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	0	750,000	0	674,000	348,149	-100.00	
Other borrowings w/remaining maturity over 1 year .....	2,014,000	5,641,000	4,861,000	5,769,000	5,323,633	-64.30	-47.82
Brokered deposits < \$250K .....	507,000	507,000	507,000	639,000	823,428	0.00	
Noncore funding .....	3,810,000	8,289,000	6,585,000	8,707,000	7,575,837	-54.04	-39.62
Trading liabilities .....	62,000	267,000	94,000	64,000	221,453	-76.78	-82.44
Subordinated notes and debentures + trust preferred securities .....	840,000	880,000	868,000	826,000	790,890	-4.55	-59.25
Other liabilities .....	1,481,000	1,404,000	1,442,000	1,281,000	1,020,093	5.48	52.85
Total liabilities .....	80,584,000	76,801,000	80,270,000	66,192,000	63,399,133	4.93	26.41
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	394,000	395,000	394,000	0	0	-0.25	
Common stock .....	1,141,000	1,141,000	1,141,000	1,141,000	1,140,824	0.00	0.02
Common surplus .....	2,163,000	2,173,000	2,185,000	2,174,000	2,148,251	-0.46	-0.08
Retained earnings .....	10,202,000	9,404,000	9,623,000	9,538,000	8,781,159	8.49	42.55
Accumulated other comprehensive income .....	-120,000	158,000	168,000	-235,000	-609,352		
Other equity capital components .....	-5,849,000	-5,469,000	-5,461,000	-5,291,000	-3,954,012		
Total holding company equity capital .....	7,931,000	7,802,000	8,050,000	7,327,000	7,506,870	1.65	3.08
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	7,931,000	7,802,000	8,050,000	7,327,000	7,506,870	1.65	3.08
Total liabilities and capital .....	88,515,000	84,603,000	88,320,000	73,519,000	70,906,003	4.62	23.90
<b>Memoranda</b>							
Non-interest-bearing deposits .....	40,635,000	35,719,000	39,556,000	27,594,000	28,781,082	13.76	41.70
Interest-bearing deposits .....	35,552,000	32,138,000	33,449,000	29,913,000	26,870,273	10.62	27.82
Total deposits .....	76,187,000	67,857,000	73,005,000	57,507,000	55,651,355	12.28	34.86
Long-term debt that reprices within 1 year .....	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	8,050,000	7,327,000	7,327,000	7,507,000	7,962,728		
Accounting restatements .....	0	13,000	13,000	-14,000	15,050		
Net income .....	678,000	48,000	474,000	1,198,000	1,235,145		
Net sale of new perpetual preferred stock .....	0	395,000	394,000	0	0		
Net sale of new common stock .....	29,000	13,000	24,000	39,000	48,233		
Sale of treasury stock .....	18,000	4,000	11,000	15,000	51,270		
Less: Purchase of treasury stock .....	459,000	199,000	199,000	1,394,000	1,337,995		
Changes incident to business combinations .....	0	0	0	0	0		
Less: Dividends declared .....	198,000	192,000	391,000	398,000	308,891		
Change in other comprehensive income .....	-184,000	393,000	403,000	374,000	-158,670		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	-3,000	0	-6,000	0	0		
Holding company equity capital, ending balance .....	7,931,000	7,802,000	8,050,000	7,327,000	7,506,870		

BHC Name

City/State

### Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans	19.82	36.32	16	20.24	36.22	21	19.40	36.22	18	22.21	37.78	23	22.20	37.19	21
Commercial and industrial loans	26.87	12.25	94	32.09	14.99	96	28.63	13.52	95	35.20	12.02	99	38.13	12.85	97
Loans to individuals	0.61	3.48	29	0.59	3.53	32	0.69	3.40	33	0.76	4.20	30	0.81	4.31	29
Loans to depository institutions and acceptances of other banks	0	0.01	32	0	0.04	28	0	0.03	31	0	0.04	29	0	0.05	63
Agricultural loans	0.04	0.21	50	0.03	0.20	48	0.04	0.19	49	0.03	0.24	47	0.05	0.30	53
Other loans and leases	9.41	4.22	87	10.23	4.66	88	10.45	4.63	88	10.32	5.01	87	9.55	5	84
Net loans and leases	56.02	59.81	37	62	63.21	35	58.14	61.58	33	67.65	63.77	50	69.80	63.98	55
Debt securities over 1 year	16.79	17.61	50	13.85	14.01	49	15.06	15.55	47	16.58	14.60	60	16.83	14.63	63
Mutual funds and equity securities	0.05	0.06	65	0.05	0.05	61	0.05	0.05	63	0.07	0.06	65	0.06	0.06	62
Subtotal	72.86	78.32	20	75.89	78.43	25	73.25	78.16	20	84.30	79.65	54	86.69	79.97	69
Interest-bearing bank balances	17.52	9.11	90	14.49	6.78	91	16.70	7.51	92	6.55	3.06	84	4.45	3.04	76
Federal funds sold and reverse repos	0	0.52	28	0	0.86	26	0	0.82	26	0.04	1.57	63	0.02	1.66	60
Debt securities 1 year or less	1.10	1.53	50	1.23	1.83	51	1.96	1.68	65	0.29	1.91	20	0.16	1.96	14
Trading assets	1.14	0.60	83	0.91	1.09	67	0.81	1.01	70	0.47	1.19	68	0.20	1.33	60
Total earning assets	92.62	91.43	61	92.53	90.72	71	92.71	91.05	69	91.64	89.53	71	91.53	89.74	67
Non-interest cash and due from depository institutions	1.26	1.01	71	1.31	1.08	67	1.24	1.07	62	1.41	1.14	69	2.05	1.21	93
Other real estate owned	0	0.02	23	0.01	0.03	42	0.01	0.02	45	0.01	0.03	42	0	0.04	15
All other assets	6.12	7.50	32	6.17	8.16	28	6.06	7.82	28	6.95	9.27	26	6.42	8.98	26
<b>Memoranda</b>															
Short-term investments	18.62	12.01	82	15.73	10.58	79	18.65	11.17	82	6.88	7.63	62	4.63	7.80	51
U.S. Treasury securities	4.34	1.08	89	3.37	0.92	87	5.27	0.84	91	3.80	1.03	86	3.85	1.04	87
US agency securities (excluding mortgage-backed securities)	0	0.77	10	0	0.48	12	0	0.63	11	0	0.54	13	0	0.69	10
Municipal securities	0	1.72	7	0	1.45	7	0	1.69	8	0	1.34	7	0	1.62	7
Mortgage-backed securities	13.55	12.97	55	11.71	11.11	56	11.74	11.75	51	13.07	11.44	61	13.14	11.13	62
Asset-backed securities	0	0.38	26	0	0.27	25	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0	0.52	8	0	0.39	10	0	0.42	10	0	0.39	9	0	0.41	9
Loans held-for-sale	0.01	0.42	19	0.01	0.48	19	0.01	0.52	18	0.01	0.39	19	0	0.30	21
Loans held for investment	56.75	59.85	37	63.17	63.46	39	59.21	61.72	34	68.51	63.50	53	70.75	63.93	60
Real estate loans secured by 1-4 family	4.05	11.69	19	4.45	12.29	20	4.16	11.91	20	5.14	13.29	21	5.62	13.46	21
Revolving	1.83	1.45	62	2.01	1.80	58	1.91	1.66	59	2.39	2.07	61	2.55	2.27	61
Closed-end, secured by first liens	2.19	9.84	12	2.38	9.99	14	2.23	9.81	13	2.68	10.69	15	3.01	10.57	16
Closed-end, secured by junior liens	0.02	0.20	20	0.06	0.26	23	0.02	0.22	21	0.07	0.28	29	0.06	0.31	26
Commercial real estate loans	15.77	22.48	31	15.77	21.90	32	15.23	22.22	30	17.03	22.23	37	16.54	21.58	39
Construction and land development	3.89	3.35	61	5.09	3.32	76	5.01	3.40	72	5.26	3.44	75	4.88	3.51	68
Multifamily	1.98	3.31	39	1.30	3.07	32	1.10	3.12	26	1.23	3.01	30	0.78	2.72	26
Nonfarm nonresidential	9.90	14.81	30	9.38	14.50	30	9.12	14.72	29	10.54	14.69	37	10.88	14.44	40
Real estate loans secured by farmland	0	0.34	27	0.01	0.33	28	0.01	0.33	27	0.01	0.36	30	0.01	0.41	32

BHC Name

City/State

### Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	34.93	59.66	15	32.03	55.37	16	32.77	57.15	14	32.41	57.46	15	31.38	56.49	14
Real estate loans secured by 1-4 family	7.13	19.82	14	7.04	19.50	14	7.03	19.43	14	7.51	20.75	14	7.95	21.10	14
Revolving	3.22	2.42	62	3.18	2.79	56	3.22	2.64	58	3.49	3.15	54	3.60	3.50	53
Closed-end	3.91	17.22	12	3.86	16.49	10	3.81	16.59	10	4.02	17.39	11	4.35	17.39	11
Commercial real estate loans	27.79	36.54	31	24.95	32.96	32	25.72	34.63	31	24.86	33.52	35	23.38	32.14	36
Construction and land development	6.86	5.50	62	8.05	4.97	76	8.47	5.26	76	7.67	5.09	72	6.90	5.20	68
1-4 family	0.39	1.11	37	0.48	0.93	44	0.31	0.93	34	0.56	0.94	49	0.71	1.02	52
Other	6.47	4.33	73	7.58	3.90	85	8.16	4.19	86	7.11	4.02	79	6.19	4.05	74
Multifamily	3.49	5.34	38	2.05	4.72	28	1.85	4.96	23	1.80	4.69	26	1.10	4.10	21
Nonfarm nonresidential	17.44	24.14	33	14.85	21.76	32	15.40	22.93	30	15.38	22.15	34	15.38	21.40	36
Owner-occupied	10.11	8.14	62	9.24	7.38	64	9.60	7.68	64	9.76	7.72	61	10.22	8.03	63
Other	7.33	15.71	20	5.60	14.16	17	5.81	14.95	17	5.63	14.34	19	5.17	13.38	19
Real estate loans secured by farmland	0.01	0.59	25	0.01	0.52	28	0.01	0.54	27	0.02	0.55	30	0.01	0.63	31
Loans to depository institutions and acceptances of other banks	0	0.03	32	0	0.07	28	0	0.06	31	0	0.11	29	0	0.12	63
Commercial and industrial loans	47.35	20.98	99	50.79	23.90	99	48.36	22.17	99	51.38	19.53	99	53.90	20.32	98
Loans to individuals	1.07	6.28	30	0.93	6.11	30	1.16	6.13	32	1.11	7.13	26	1.15	7.36	26
Credit card loans	0	0.51	22	0	0.64	21	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans	0.07	0.37	49	0.05	0.31	45	0.06	0.32	47	0.05	0.37	45	0.06	0.46	52
Other loans and leases	16.58	8.03	82	16.20	8.93	79	17.65	9.09	82	15.06	9.85	74	13.50	9.66	73
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	217.99	383.17	16	213.77	392.62	18	209.27	381.27	19	216.08	391.26	23	193.38	379.80	20
Real estate loans secured by 1-4 family	44.48	124.52	19	47	133.24	18	44.88	125.03	18	50.04	138.18	17	48.99	137.84	18
Revolving	20.10	15.53	62	21.25	19.64	59	20.58	17.42	61	23.27	21.26	60	22.20	23.33	55
Closed-end	24.39	107.53	11	25.75	112.01	11	24.30	106.14	11	26.77	115.20	13	26.79	112.79	11
Commercial real estate loans	173.42	238.21	32	166.55	237.30	33	164.27	234.65	33	165.74	229.44	36	144.06	219.72	36
Construction and land development	42.78	35.52	62	53.75	35.78	74	54.07	35.62	72	51.16	34.95	69	42.49	35.36	61
1-4 family	2.42	7.06	37	3.18	6.74	44	1.95	6.34	35	3.73	6.61	49	4.35	7.04	50
Other	40.36	28.07	67	50.57	27.86	81	52.12	28.16	82	47.43	27.32	77	38.14	27.26	67
Multifamily	21.79	34.78	38	13.68	33.28	29	11.82	32.74	26	12	31.04	31	6.77	27.85	19
Nonfarm nonresidential	108.84	157.17	31	99.11	157.33	33	98.38	155.06	31	102.57	152.10	37	94.80	147.22	37
Owner-occupied	63.09	52.65	63	61.71	53.29	59	61.29	52.37	62	65.06	53.07	61	62.97	54.89	60
Other	45.75	102.08	25	37.41	101.60	22	37.09	100.54	21	37.51	97.41	23	31.83	91.80	22
Real estate loans secured by farmland	0.05	3.59	26	0.10	3.50	27	0.09	3.44	27	0.12	3.60	29	0.08	4.02	32
Loans to depository institutions and acceptances of other banks	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0.01	0.54	63
Commercial and industrial loans	295.50	127.07	96	339.01	159.86	96	308.83	139.91	96	342.54	122.02	97	332.15	128.82	96
Loans to individuals	6.66	35.29	30	6.23	38.40	29	7.44	37.47	33	7.38	43.51	28	7.08	42.67	27
Credit card loans	0	2.61	22	0	3.43	21	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans	0.41	2.01	49	0.36	2.03	48	0.38	1.88	50	0.30	2.18	43	0.40	2.72	52
Other loans and leases	103.49	46.75	86	108.10	51.14	83	112.70	49.54	85	100.40	52.44	83	83.20	51.79	74
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	20.18	28.84	28	18.43	26.07	30	18.53	27.32	27	18.17	26.45	33	14.71	24.79	25
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	125.94	187.37	32	122.99	186.18	30	118.35	183.76	30	121.16	178.57	35	90.63	167.93	28
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	189.03	244.59	33	184.69	244.21	33	179.64	240.85	33	186.22	236.10	37	153.60	225.98	35

BHC Name

City/State

# Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments	18.62	12.01	82	15.73	10.58	79	18.65	11.17	82	6.88	7.63	62	4.63	7.80	51
Liquid assets	37.81	28.17	78	31.79	24.60	78	35.76	26.22	81	25.33	22.44	69	23.71	22.72	67
Investment securities	17.94	19.64	48	15.13	16.55	45	17.06	17.85	48	16.93	16.99	53	17.05	17.27	54
Net loans and leases	56.02	59.81	37	62	63.21	35	58.14	61.58	33	67.65	63.77	50	69.80	63.98	55
Net loans, leases and standby letters of credit	60.05	60.62	46	65.95	64.12	43	62	62.48	41	72.47	64.84	69	74.57	65.07	78
Core deposits	84.04	74.75	91	77.97	68.08	76	80.71	70.67	84	75.24	63.09	77	75.86	62.13	82
Noncore funding	4.30	10.89	22	9.80	16.68	35	7.46	14.13	32	11.84	19.36	33	10.68	21.34	20
Time deposits of \$250K or more	0.78	1.81	24	0.95	2.56	21	0.71	2.11	19	1.30	2.94	23	0.76	2.89	15
Foreign deposits	0.68	0.35	85	0.69	0.41	85	0.66	0.36	85	0.81	0.43	84	0.70	0.47	83
Federal funds purchased and repos	0	1.20	11	0	1.49	19	0	1.47	10	0.10	1.94	23	0.06	1.97	18
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0	0.52	29	0	0.52	34	0	0.54	30	0.06	0.48	36	0.04	0.54	31
Commercial paper	0	0.01	45	0	0.01	44	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0	0.99	12	0.89	2.06	39	0	1.24	7	0.92	3.01	30	0.49	3.67	19
Earning assets that reprice within 1 year	66.70	38.93	95	68.89	39.71	94	64.67	39.38	95	70.09	39.29	96	69.70	40.29	94
Interest-bearing liabilities that reprice within 1 year	2.18	7.04	10	2.91	9.42	7	2.07	8.20	7	4.04	10.19	13	2.28	10.01	8
Long-term debt that reprices within 1 year	0	0.26	29	0	0.56	26	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	64.52	30.25	96	65.98	28.34	98	62.60	29.11	96	66.05	26.63	98	67.42	27.38	98
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	-19.64	-1.82	6	-7.81	6.94	12	-15.29	3.20	4	5.89	14.45	24	6.98	16.62	21
Net short-term noncore funding dependence	-23.71	-8.21	11	-17.49	-2.29	10	-23.76	-4.76	10	-4.30	3.38	20	-2.69	4.66	18
Short-term investment / Short-term noncore funding	1,388.29	284.81	95	642.44	138.95	95	1,496.37	184.19	96	211.32	77.77	85	201.45	66.46	85
Liquid assets - short-term noncore funding / Nonliquid assets	58.65	34.02	83	43.02	23.27	85	53.72	28.18	86	29.56	16.97	82	28.07	16.04	82
Net loans and leases / Total deposits	65.08	74.66	28	77.29	82.84	32	70.33	79.43	27	86.49	90.31	39	88.94	90.08	44
Net loans and leases / Core deposits	66.65	81.17	22	79.52	93.70	24	72.04	88.34	20	89.92	103.93	29	92.01	105	32
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		0.84			1.82			1.57			0.72		0	-0.82	76
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.24	1.94	41	5.23	4.82	61	3.77	4.31	53	1.23	1.36	52	-2.42	-1.98	40
Structured notes appreciation (depreciation) / Tier 1 capital		0.01			0			0.02			0			-0.05	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	0	13.42	14	0	12.14	14	0	11.38	15	0	12.67	14	0	16.19	22
Available-for-sale securities	99.72	84.66	78	99.70	85.75	78	99.71	87.23	78	99.60	85.40	82	99.65	81.88	83
U.S. Treasury securities	24.21	5.52	88	22.28	5.43	90	30.91	4.72	90	22.43	6.15	87	22.56	6.99	88
US agency securities (excluding mortgage-backed securities)	0	4.50	10	0	3.23	11	0	4.01	10	0	3.49	13	0	4.02	9
Municipal securities	0	8.87	7	0	9.39	7	0	9.83	7	0	7.75	7	0	9.16	6
Mortgage-backed securities	75.52	66.59	59	77.41	67.27	63	68.81	66.64	52	77.17	67.43	56	77.09	65.45	64
Asset-backed securities	0	2.05	26	0	1.68	25	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	0	3.17	8	0	2.93	9	0	3.01	9	0	2.94	9	0	2.79	9
Mutual funds and equity securities	0.28	0.32	65	0.30	0.37	64	0.29	0.35	64	0.40	0.40	63	0.35	0.42	59
Debt securities 1 year or less	6.11	8.69	48	8.14	11.75	48	11.47	10.55	66	1.70	11.86	12	0.95	11.91	10
Debt securities 1 to 5 years	38.86	17.05	86	63.89	18.03	95	48.31	17.03	91	62.97	17.94	93	21.86	19.18	66
Debt securities over 5 years	54.74	72.17	21	27.66	66.01	13	39.93	69.86	16	34.93	66.02	18	76.84	64.73	59
Pledged securities	25.32	33.87	40	44.87	37.40	59	33.61	35.67	46	4.16	30.57	11	3.28	33.30	9
Structured notes, fair value	0	0.03	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	23.86	51.37	43	380.67	146.89	86	225.79	183.32	68	53.92	26.69	78	-25.84	6.77	13
Investment securities	24.09	33.34	47	3.33	14.17	36	21.07	23.62	54	2.98	11.75	35	-0.96	9.42	29
Core deposits	12.78	16.88	40	26	25.99	53	28.87	26.88	67	2.83	11.23	21	-5.22	7.29	6
Noncore funding	-54.04	-23.76	12	-23.17	-2.41	22	-24.37	-12.18	37	14.93	6.59	68	48.55	10.67	87

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	28,933,000	25,699,000	26,600,000	26,639,000	27,103,450
Commit: Secured commercial real estate loans	3,179,000	3,146,000	3,084,000	3,718,000	3,375,538
Commit: Unsecured real estate loans	564,000	439,000	498,000	465,000	414,541
Credit card lines (reported semiannually, June/Dec)	503,000	541,000	523,000	491,000	481,095
Securities underwriting	0	0	0	0	0
Standby letters of credit	3,570,000	3,343,000	3,412,000	3,538,000	3,380,019
Commercial and similar letters of credit	40,000	22,000	31,000	21,000	67,224
Securities lent	119,000	241,000	143,000	12,000	17,180
Credit derivatives - notional amount (holding company as guarantor)	1,034,000	1,129,000	1,106,000	786,000	703,482
Credit derivatives - notional amount (holding company as beneficiary)	798,000	681,000	642,000	379,000	350,049
Credit derivative contracts w/ purchased credit protection-investment grade	1,812,000	0	1,728,000	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	20,000	0	20,000	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	838,000	601,000	869,000	671,000	884,693
Purchased options contracts (interest rate)	838,000	601,000	869,000	671,000	884,693
Interest rate swaps	28,897,000	28,239,000	27,983,000	24,360,000	15,740,394
Futures and forward foreign exchange	2,122,000	1,203,000	2,079,000	1,172,000	1,276,564
Written options contracts (foreign exchange)	0	0	0	0	6,697
Purchased options contracts (foreign exchange)	0	0	0	0	6,697
Foreign exchange rate swaps	5,000	6,000	5,000	6,000	6,880
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	728,000	439,000	503,000	477,000	277,577
Purchased options contracts (commodity and other)	728,000	439,000	503,000	477,000	277,577
Commodity and other swaps	3,254,000	2,137,000	2,115,000	2,135,000	2,094,763

	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)	32.69	22.45	81	30.38	21.74	80	30.12	22.01	81	36.23	23.52	83	38.22	24.05	83
Standby letters of credit	4.03	0.67	96	3.95	0.72	96	3.86	0.71	96	4.81	0.84	96	4.77	0.92	97
Commercial and similar letters of credit	0.05	0.02	84	0.03	0.02	77	0.04	0.02	80	0.03	0.02	76	0.09	0.02	88
Securities lent	0.13	0.12	86	0.28	0.17	85	0.16	0.18	86	0.02	0.40	79	0.02	0.62	79
Credit derivatives - notional amount (holding company as guarantor)	1.17	0.25	88	1.33	0.39	89	1.25	0.35	88	1.07	0.42	86	0.99	0.52	89
Credit derivatives - notional amount (holding company as beneficiary)	0.90	0.19	91	0.80	0.33	88	0.73	0.30	86	0.52	0.52	82	0.49	0.75	84
Credit derivative contracts w/ purchased credit protection-investment grade	2.05	0.18	95	0	0.22	34	1.96	0.25	93	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.02	0.14	71	0	0.36	35	0.02	0.30	68	0	0.45	34	0	0.69	34
Derivative contracts	42.26	49.75	76	39.79	51.68	71	39.54	48.62	72	40.76	68.47	67	30.26	65.81	63
Interest rate contracts	34.54	35.96	75	34.80	36.85	71	33.65	34.36	70	34.96	47.31	66	24.69	43.84	60
Interest rate futures and forward contracts	0	5.17	13	0	9.28	13	0	6.21	12	0	10.67	11	0	11.40	13
Written options contracts (interest rate)	0.95	1.82	59	0.71	2.30	44	0.98	2.18	51	0.91	2.47	62	1.25	2.16	67
Purchased options contracts (interest rate)	0.95	1.33	73	0.71	1.51	67	0.98	1.46	72	0.91	2.65	67	1.25	2.32	68
Interest rate swaps	32.65	20.67	83	33.38	22.27	78	31.68	20.83	81	33.13	28.86	77	22.20	26.74	69
Foreign exchange contracts	2.40	6.16	79	1.43	5.77	75	2.36	6.01	79	1.60	10.12	73	1.83	10.92	76
Futures and forward foreign exchange contracts	2.40	3.93	81	1.42	3.58	78	2.35	3.47	82	1.59	5.23	77	1.80	5.22	78
Written options contracts (foreign exchange)	0	0.04	41	0	0.03	40	0	0.03	40	0	0.05	39	0.01	0.14	80
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.03	41	0	0.04	40	0	0.08	39	0.01	0.13	80
Foreign exchange rate swaps	0.01	0.73	78	0.01	0.74	78	0.01	0.77	78	0.01	2.03	76	0.01	2.17	76
Equity, commodity, and other derivative contracts	5.32	0.86	90	3.56	1.80	87	3.53	1.86	87	4.20	3.32	84	3.74	4.08	84
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0.82	0.29	89	0.52	0.54	85	0.57	0.52	87	0.65	0.98	84	0.39	1.48	81
Purchased options contracts (commodity and other)	0.82	0.19	90	0.52	0.38	87	0.57	0.37	88	0.65	0.94	85	0.39	1.29	82
Commodity and other swaps	3.68	0.29	92	2.53	0.30	90	2.39	0.32	90	2.90	0.38	88	2.95	0.40	89
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)	57.62	42.93	75	49.85	41.55	74	51.52	42.82	74	52.74	45.53	73	55.58	44.93	73

BHC Name

City/State

**Derivative Instruments**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts	37,410,000	33,665,000	34,926,000	29,969,000	21,456,535
Interest rate contracts	30,573,000	29,441,000	29,721,000	25,702,000	17,509,780
Foreign exchange contracts	2,127,000	1,209,000	2,084,000	1,178,000	1,296,838
Equity, commodity, and other contracts	4,710,000	3,015,000	3,121,000	3,089,000	2,649,917
<b>Derivatives Position</b>					
Futures and forwards	2,122,000	1,203,000	2,079,000	1,172,000	1,276,564
Written options	1,566,000	1,040,000	1,372,000	1,148,000	1,168,967
Exchange-traded	0	0	0	0	0
Over-the-counter	1,566,000	1,040,000	1,372,000	1,148,000	1,168,967
Purchased options	1,566,000	1,040,000	1,372,000	1,148,000	1,168,967
Exchange-traded	0	0	0	0	0
Over-the-counter	1,566,000	1,040,000	1,372,000	1,148,000	1,168,967
Swaps	32,156,000	30,382,000	30,103,000	26,501,000	17,842,037
Held for trading	29,028,000	25,087,000	26,326,000	21,768,000	18,530,971
Interest rate contracts	22,673,000	21,241,000	21,521,000	17,827,000	14,884,780
Foreign exchange contracts	1,645,000	831,000	1,684,000	852,000	996,274
Equity, commodity, and other contracts	4,710,000	3,015,000	3,121,000	3,089,000	2,649,917
Non-traded	8,382,000	8,578,000	8,600,000	8,201,000	2,925,564
Interest rate contracts	7,900,000	8,200,000	8,200,000	7,875,000	2,625,000
Foreign exchange contracts	482,000	378,000	400,000	326,000	300,564
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	37,692,000	32,625,000	35,319,000	28,821,000	20,287,568
One year or less	21,770,000	20,804,000	22,008,000	19,245,000	12,174,546
Over 1 year to 5 years	10,983,000	8,100,000	9,236,000	6,611,000	5,465,326
Over 5 years	4,939,000	3,721,000	4,075,000	2,965,000	2,647,696
Gross negative fair value (absolute value)	647,000	351,000	229,000	141,000	268,888
Gross positive fair value	955,000	936,000	700,000	317,000	275,404
Held for trading	954,000	935,000	699,000	317,000	273,981
Non-traded	1,000	1,000	1,000	0	1,423
Current credit exposure on risk-based capital derivative contracts	894,000	667,000	600,000	243,000	56,385
Credit losses on derivative contracts	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

# Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer #	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts	81.72	94.09	18	87.45	95.13	18	85.10	94.10	18	85.76	93.44	21	81.61	92.91	20
Foreign exchange contracts	5.69	3.27	80	3.59	2.75	75	5.97	3.49	79	3.93	3.20	74	6.04	3.39	78
Equity, commodity, and other contracts	12.59	1.17	94	8.96	1.12	93	8.94	1.17	92	10.31	1.64	91	12.35	1.93	89
<b>Futures and forwards</b>															
Written options	4.19	7.49	49	3.09	8.37	38	3.93	8.18	43	3.83	5.91	50	5.45	6.60	58
Exchange-traded	0	0.11	42	0	0.13	40	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	4.19	7.20	51	3.09	7.94	40	3.93	7.73	46	3.83	5.10	54	5.45	5.49	62
Purchased options	4.19	3.44	66	3.09	3.38	67	3.93	3.42	68	3.83	4.42	62	5.45	4.19	66
Exchange-traded	0	0.12	40	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	4.19	3.04	69	3.09	2.87	70	3.93	2.86	71	3.83	3.35	66	5.45	3.20	70
Swaps	85.96	71.23	56	90.25	69.92	71	86.19	68.76	60	88.43	69.75	64	83.15	70.34	53
<b>Held for trading</b>															
Interest rate contracts	77.59	40.60	67	74.52	43.50	67	75.38	43.53	64	72.64	44.16	60	86.37	46.31	66
Foreign exchange contracts	60.61	34.42	60	63.10	37.56	59	61.62	36.62	59	59.48	37.24	58	69.37	38.40	63
Equity, commodity, and other contracts	4.40	1.57	83	2.47	1.40	79	4.82	1.60	86	2.84	1.60	77	4.64	1.85	82
Equity, commodity, and other contracts	12.59	0.58	97	8.96	0.71	95	8.94	0.68	95	10.31	0.83	94	12.35	1.14	93
<b>Non-traded</b>															
Interest rate contracts	22.41	59.40	32	25.48	56.50	32	24.62	56.47	35	27.36	55.84	39	13.63	53.69	33
Foreign exchange contracts	21.12	56.19	33	24.36	54.31	33	23.48	53.82	34	26.28	52.22	40	12.23	50.60	31
Equity, commodity, and other contracts	1.29	0.38	87	1.12	0.28	86	1.15	0.46	85	1.09	0.34	86	1.40	0.57	88
Equity, commodity, and other contracts	0	0.13	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
<b>Derivative contracts (excluding futures and forex 14 days or less)</b>															
One year or less	100.75	91.87	82	96.91	89.91	58	101.13	91.48	82	96.17	93.86	43	94.55	94.47	36
Over 1 year to 5 years	58.19	28.05	80	61.80	30.94	80	63.01	32.05	79	64.22	32.17	78	56.74	32.51	76
Over 5 years	29.36	26.03	56	24.06	27.26	51	26.44	27.06	53	22.06	30.45	42	25.47	31.16	39
Over 5 years	13.20	30.08	31	11.05	28.48	29	11.67	29.56	28	9.89	28.09	30	12.34	28.71	34
Gross negative fair value (absolute value)	1.73	1.25	67	1.04	1.76	44	0.66	1.55	33	0.47	0.83	40	1.25	0.72	89
Gross positive fair value	2.55	1.68	85	2.78	2.69	51	2	2.23	50	1.06	1.19	47	1.28	0.85	82
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X)	0.09	0.05	84	0.05	0.07	59	0.03	0.07	51	0.02	0.06	58	0.04	0.06	76
Gross positive fair value (X)	0.13	0.07	86	0.13	0.11	68	0.10	0.09	68	0.05	0.07	66	0.04	0.06	74
Held for trading (X)	0.13	0.05	87	0.13	0.08	75	0.10	0.07	74	0.05	0.06	75	0.04	0.05	77
Non-traded (X)	0	0.01	16	0	0.02	16	0	0.02	11	0	0.01	5	0	0.01	13
Current credit exposure (X)	0.12	0.05	86	0.09	0.08	62	0.08	0.06	68	0.04	0.05	62	0.01	0.04	41
Credit losses on derivative contracts	0	0	45	0	0	45	0	0	43	0	0	45	0	0	47
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due	0	0	47	0	0	45	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	46	0	0	48	0	0	47	0	0	48	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets	1.32	0.63	82	0.99	1.03	59	0.90	0.85	62	0.36	0.73	53	0.08	0.53	41

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATRR</b>					
Beginning balance	948,000	637,000	637,000	671,000	711,761
Gross losses	24,000	146,000	238,000	152,000	103,355
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	32,000	12,000	42,000	45,000	52,018
Net losses	-8,000	134,000	196,000	107,000	51,337
Provision for loan and lease losses	-304,000	521,000	524,000	73,000	10,920
Adjustments	0	-17,000	-17,000	0	-821
Ending balance	652,000	1,007,000	948,000	637,000	670,523
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	-0.71	-0.14	3	1.35	0.85	85	0.65	0.51	72	0.10	0.15	43	0.02	0.14	14
Provision for loan and lease losses / Average loans and leases	-1.21	-0.25	4	2.02	1.37	80	1.01	0.82	72	0.14	0.24	38	0.02	0.24	12
Provision for loan and lease losses / Net loan and lease losses	3,800	77.32	92	388.81	792.43	35	267.35	487.86	38	68.22	130.58	11	21.27	134.68	5
Allowance for loan and lease losses / Total loans and leases not held for sale	1.30	1.39	47	1.88	1.51	77	1.81	1.58	72	1.26	0.83	85	1.34	0.90	84
Allowance for loan and lease losses / Total loans and leases	1.30	1.37	48	1.88	1.48	79	1.81	1.55	72	1.26	0.81	85	1.34	0.89	85
Allowance for loan and lease losses / Net loans and leases losses (X)		15.27		3.76	11.83	23	4.84	11.58	32	5.95	8.03	59	13.06	7.54	83
Allowance for loan and lease losses / Nonaccrual assets	209.65	318.67	38	377.15	321.01	70	273.20	299.17	57	320.10	218.72	82	303.20	214.03	77
ALLL / 90+ days past due + nonaccrual loans and leases	192.90	260.68	40	326.95	244.42	74	241.84	244.34	59	283.11	151.73	84	282.71	160.51	84
Gross loan and lease losses / Average loans and leases	0.10	0.22	28	0.57	0.35	80	0.46	0.34	72	0.30	0.28	64	0.21	0.30	44
Recoveries / Average loans and leases	0.13	0.08	75	0.05	0.07	45	0.08	0.07	68	0.09	0.08	65	0.11	0.09	68
Net losses / Average loans and leases	-0.03	0.13	4	0.52	0.28	80	0.38	0.27	72	0.21	0.21	58	0.11	0.22	38
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	45	0	0	45	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	13.45	16.12	49	7.89	15.46	22	27.63	33.98	45	43.54	36.22	74	34.70	41.30	52
Earnings coverage of net loan and lease losses (X)	-70.63	4.52	11	4.29	21.56	22	5.69	22.91	27	15	24.40	50	30.11	21.75	75

#### Net Loan and Lease Losses By Type

Real estate loans	0.01	0.03	59	-0.04	0.03	8	-0.02	0.04	9	-0.02	0.01	14	-0.01	0.02	22
Real estate loans secured by 1-4 family	0	-0.01	62	-0.05	0.01	12	-0.05	0.01	8	-0.05	0.01	7	-0.06	0.01	6
Revolving	0	-0.05	62	0	0.01	47	0	0.01	54	-0.11	0.02	9	-0.06	0.03	16
Closed-end	0	-0.01	62	-0.10	0.01	5	-0.10	0	3	0	0	45	-0.07	0.01	6
Commercial real estate loans	0.01	0.05	56	-0.03	0.03	2	-0.01	0.07	4	-0.01	0.01	16	0.01	0.01	58
Construction and land development	0	0	64	0	0	64	0	0	59	0	-0.01	60	-0.01	-0.03	46
1-4 family	0	0	57	0	0	59	0	0	59	0	0	55	-0.01	-0.01	25
Other	0	-0.01	63	0	0	60	0	0	57	0	-0.01	61	0	-0.02	52
Multifamily	0	0.01	51	0	0	58	0	0	58	0	0	56	0	0	58
Nonfarm nonresidential	0.02	0.07	58	-0.05	0.05	2	-0.01	0.11	2	-0.01	0.02	11	0.01	0.02	57
Owner-occupied	0.02	0.01	81	-0.05	0.02	0	-0.01	0.02	1	0	0.01	45	0.01	0.01	72
Other	0	0.06	37	0	0.03	38	0	0.08	24	-0.01	0.01	7	0	0.01	26
Real estate loans secured by farmland	0	-0.01	58	0	0.02	50	0	0.02	46	0	0.01	48	0	0	50
Commercial and industrial loans	-0.08	0.20	9	0.99	0.46	83	0.79	0.47	81	0.40	0.37	64	0.19	0.31	47
Loans to individuals	0.37	0.78	36		1.41		0.49	1.13	29		1.17			1.16	
Credit card loans		2.18			3.43			2.92			3.11			2.92	
Agricultural loans	0	0.03	48	0	0.15	38	-3.23	0.19	0	0	0.08	37	4.75	0.15	96
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	-0.02	0.08	11	0.05	0.13	53	-0.02	0.15	7	0.09	0.15	56	0	0.14	18

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	195,000	207,000	404,000	127,000	133,310
90+ days past due loans and leases	27,000	41,000	45,000	26,000	16,025
Nonaccrual loans and leases	311,000	267,000	347,000	199,000	221,148
Total past due and nonaccrual loans and leases	533,000	515,000	796,000	352,000	370,483
Restructured 30-89 days past due	0	1,000	38,000	1,000	1,113
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	24,000	46,000	33,000	36,000	73,028
Total restructured loans and leases	24,000	47,000	71,000	37,000	74,141
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	48,000	44,000	44,000	74,000	108,224
Other real estate owned	1,000	11,000	8,000	11,000	1,433
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.39	0.27	76	0.39	0.36	62	0.77	0.39	85	0.25	0.43	34	0.27	0.44	27
90+ days past due loans and leases	0.05	0.10	65	0.08	0.13	64	0.09	0.12	66	0.05	0.15	47	0.03	0.17	39
Nonaccrual loans and leases	0.62	0.58	62	0.50	0.61	45	0.66	0.66	57	0.40	0.51	38	0.44	0.54	44
90+ days past due and nonaccrual loans and leases	0.67	0.73	53	0.58	0.80	41	0.75	0.85	48	0.45	0.71	32	0.47	0.75	30
30-89 days past due restructured	0	0.01	19	0	0.01	46	0.07	0.01	91	0	0.01	38	0	0.02	40
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0	0.01	29	0	0.01	26
Nonaccrual restructured	0.05	0.12	34	0.09	0.13	48	0.06	0.13	38	0.07	0.14	41	0.15	0.16	49
30-89 days past due loans held for sale	0	0	40	0	0	41	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	38	0	0	39	0	0.01	38	0	0	40	0	0	38
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.39	0.27	76	0.39	0.37	62	0.77	0.40	85	0.25	0.43	34	0.27	0.44	27
90+ days past due assets	0.05	0.10	65	0.08	0.13	64	0.09	0.12	66	0.05	0.15	46	0.03	0.18	36
Nonaccrual assets	0.62	0.59	62	0.50	0.62	45	0.66	0.67	55	0.40	0.53	38	0.44	0.57	43
30+ days past due and nonaccrual assets	1.06	1.04	63	0.96	1.21	46	1.52	1.29	69	0.70	1.19	27	0.74	1.26	26
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.38	0.43	53	0.36	0.49	39	0.44	0.52	48	0.31	0.44	37	0.33	0.48	33
90+ days past due and nonaccrual assets + other real estate owned	0.38	0.46	47	0.38	0.52	37	0.45	0.55	45	0.32	0.48	34	0.34	0.52	30
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.41	0.52	43	0.38	0.56	30	0.49	0.60	41	0.39	0.53	35	0.47	0.60	42
Allowance for loan and lease losses	55.21	67.93	45	32.08	65.48	17	46.10	66.66	34	44.74	115.41	13	49.50	118.28	15
Equity capital + allowance for loan and lease losses	4.19	4.43	54	3.67	4.83	38	4.86	4.97	54	3.58	4.28	43	4.06	4.79	42
Tier 1 capital + allowance for loan and lease losses	4.47	5.28	45	3.99	5.98	30	5.29	6.05	48	3.77	5.65	33	4.08	6.16	31
Loans and leases + other real estate owned	0.72	0.88	42	0.60	0.92	29	0.84	0.97	44	0.57	0.85	30	0.66	0.96	31

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

### Past Due and Nonaccrual Loans and Leases

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due .....	0.44	0.24	81	0.60	0.39	75	1.13	0.39	92	0.51	0.38	72	0.46	0.42	61
90+ days past due .....	0.09	0.12	75	0.06	0.15	60	0.03	0.16	54	0.06	0.16	54	0.05	0.22	52
Nonaccrual .....	0.51	0.65	49	0.40	0.63	35	0.56	0.76	40	0.32	0.46	42	0.49	0.57	51
Commercial and industrial															
30–89 days past due .....	0.28	0.17	77	0.35	0.23	76	0.34	0.23	77	0.15	0.31	32	0.22	0.30	47
90+ days past due .....	0.02	0.02	68	0.09	0.03	84	0.12	0.03	88	0.07	0.05	70	0.03	0.05	62
Nonaccrual .....	0.93	0.64	74	0.72	0.75	54	0.99	0.75	71	0.55	0.83	39	0.46	0.76	42
Individuals															
30–89 days past due .....	1.49	0.55	91	0	0.58	5	1.64	0.83	85	0.54	0.83	35	0.08	0.84	15
90+ days past due .....	1.49	0.07	96	0	0.13	17	0.99	0.14	94	0	0.17	16	0.01	0.16	37
Nonaccrual .....	0	0.18	11	0	0.22	9	0	0.28	9	0	0.17	11	0.03	0.23	26
Depository institution loans															
30–89 days past due .....		0			0.03			0			0			0	47
90+ days past due .....		0			0			0			0			0	47
Nonaccrual .....		0			0			0			0			0	48
Agricultural															
30–89 days past due .....	0	0.16	29	0	0.31	28	0	0.17	28	0	0.24	26	0	0.17	27
90+ days past due .....	0	0	44	0	0.03	40	0	0	44	0	0	42	0	0	43
Nonaccrual .....	0	0.69	24	0	0.80	23	0	0.49	24	0	0.67	22	0	0.75	23
Foreign governments															
30–89 days past due .....		0.01			0			0			0.07			0.01	
90+ days past due .....		0			0			0			0			0	
Nonaccrual .....		0.04			0.02			0.09			0.03			0.06	
Other loans and leases															
30–89 days past due .....	0.52	0.11	90	0.10	0.14	61	1.25	0.18	93	0.04	0.20	42	0.03	0.17	40
90+ days past due .....	0	0.01	35	0.07	0.01	89	0.03	0.01	86	0	0.01	30	0	0.01	31
Nonaccrual .....	0	0.13	22	0.05	0.15	51	0.01	0.15	43	0.05	0.13	52	0.28	0.14	81

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Loans and Leases—Continued

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>Memoranda</b>																
1-4 family	30-89 days past due	0.56	0.35	74	1.28	0.60	83	0.79	0.65	72	0.69	0.67	61	0.46	0.71	37
	90+ days past due	0.20	0.27	75	0.13	0.29	70	0	0.33	16	0	0.31	14	0	0.46	14
	Nonaccrual	1.48	0.82	86	1.17	0.84	75	1.74	0.89	86	0.95	0.73	71	1.36	0.86	78
Revolving	30-89 days past due	0.43	0.29	74	0.53	0.40	71	0.77	0.48	77	0.51	0.45	56	0.25	0.50	27
	90+ days past due	0.31	0.02	92	0	0.03	31	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	0.87	1.05	61	1.12	1.27	66	0.95	1.13	62	0.80	1	60	0.83	1.17	60
Closed-end	30-89 days past due	0.66	0.36	79	1.89	0.61	89	0.80	0.65	71	0.84	0.70	69	0.62	0.75	53
	90+ days past due	0.10	0.29	68	0.24	0.33	76	0	0.38	17	0	0.35	16	0	0.53	16
	Nonaccrual	1.99	0.77	89	1.21	0.81	79	2.41	0.87	90	1.09	0.70	80	1.80	0.84	86
Junior lien	30-89 days past due	0	0.01	11	0	0.02	10	0	0.02	10	0	0.02	9	0.01	0.03	33
	90+ days past due	0	0	36	0	0	31	0	0	32	0	0	29	0	0	24
	Nonaccrual	0	0.04	5	0	0.05	7	0	0.04	6	0.05	0.04	61	0.06	0.06	62
Commercial real estate	30-89 days past due	0.42	0.14	84	0.40	0.23	76	1.23	0.26	97	0.46	0.18	90	0.46	0.17	88
	90+ days past due	0.06	0.01	86	0.04	0.02	80	0.04	0.02	83	0.07	0.03	76	0.07	0.03	81
	Nonaccrual	0.27	0.52	33	0.18	0.43	27	0.24	0.62	23	0.14	0.23	36	0.19	0.28	46
Construction and development	30-89 days past due	0.06	0.12	60	0.60	0.24	84	1.26	0.28	90	0.54	0.28	76	0.40	0.21	76
	90+ days past due	0.09	0.01	93	0	0.01	34	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual	0.15	0.36	60	0.05	0.25	35	0.07	0.41	40	0.05	0.20	43	0.05	0.19	41
1-4 family	30-89 days past due	0	0.02	33	0	0.04	28	0	0.03	28	0.16	0.06	83	0.17	0.06	80
	90+ days past due	0.09	0	96	0	0	42	0	0	42	0	0	41	0	0	43
	Nonaccrual	0	0.02	30	0	0.04	27	0	0.03	27	0	0.02	30	0	0.02	28
Other	30-89 days past due	0.06	0.07	72	0.60	0.17	86	1.26	0.22	90	0.39	0.20	78	0.24	0.13	75
	90+ days past due	0	0	41	0	0	38	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0.15	0.29	64	0.05	0.18	45	0.07	0.35	47	0.05	0.17	48	0.05	0.15	48
Multifamily	30-89 days past due	1.20	0.06	96	0	0.08	24	5.17	0.09	99	0	0.08	19	0	0.10	18
	90+ days past due	0	0	44	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.14	21	0	0.08	17	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential	30-89 days past due	0.40	0.14	85	0.35	0.20	76	0.73	0.23	88	0.46	0.14	91	0.52	0.17	92
	90+ days past due	0.06	0.01	87	0.06	0.02	84	0.06	0.02	84	0.12	0.03	85	0.11	0.03	85
	Nonaccrual	0.37	0.66	39	0.28	0.55	30	0.36	0.80	29	0.19	0.28	41	0.27	0.30	53
Owner Occupied	30-89 days past due	0.30	0.04	98	0.30	0.07	95	0.53	0.07	97	0.27	0.07	95	0.42	0.09	99
	90+ days past due	0.02	0	89	0.01	0.01	79	0.06	0	94	0.10	0.01	94	0.10	0.01	92
	Nonaccrual	0.35	0.25	75	0.21	0.24	51	0.30	0.27	56	0.19	0.16	62	0.26	0.17	68
Other	30-89 days past due	0.10	0.09	73	0.05	0.11	52	0.20	0.14	71	0.19	0.07	85	0.10	0.07	75
	90+ days past due	0.03	0.01	86	0.05	0.01	86	0	0.01	33	0.01	0.01	76	0	0.01	65
	Nonaccrual	0.01	0.40	15	0.06	0.24	25	0.06	0.44	20	0	0.10	9	0.01	0.13	18
Farmland	30-89 days past due	0	0.11	30	0	0.31	25	0	0.11	30	0	0.23	23	0	0.25	23
	90+ days past due	0	0	45	0	0.03	40	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0	1.10	21	0	1.24	17	0	1.13	19	0	0.84	19	0	1.23	19
Credit card	30-89 days past due		0.63			0.90			0.95			1.19			1.22	
	90+ days past due		0.39			0.76			0.63			0.78			0.73	
	Nonaccrual		0.08			0.09			0.05			0.11			0.09	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	-2,546,000	-2,155,000	-2,135,000	-1,976,000	-664,936
Retained earnings	10,202,000	9,495,000	9,695,000	9,538,000	8,781,159
Accumulated other comprehensive income (AOCI)	-120,000	158,000	168,000	-235,000	-609,352
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	7,536,000	7,498,000	7,728,000	7,327,000	7,506,871
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	652,000	642,000	641,000	643,000	645,871
Accumulated other comprehensive income-related adjustments	-120,000	158,000	168,000	-235,000	-609,352
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	7,004,000	6,698,000	6,919,000	6,919,000	7,470,352
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	7,004,000	6,698,000	6,919,000	6,919,000	7,470,352
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	394,000	395,000	394,000	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	394,000	395,000	394,000	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	394,000	395,000	394,000	0	0
<b>Tier 1 Capital</b>	7,398,000	7,093,000	7,313,000	6,919,000	7,470,352
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	249,000	249,000	249,000	249,000	248,591
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	433,000	503,000	433,000	446,000	436,314
Allowance for loan and lease losses in tier 2 capital	683,000	840,000	838,000	668,000	699,919
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	1,365,000	1,592,000	1,520,000	1,363,000	1,384,824
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	1,365,000	1,592,000	1,520,000	1,363,000	1,384,824
Exited advanced approach tier 2 capital					
Total capital	8,763,000	8,685,000	8,833,000	8,282,000	8,855,176
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	87,946,000	81,348,000	85,148,000	73,075,000	71,326,705
Less: Deductions from common equity tier 1 capital	652,000	642,000	641,000	643,000	645,871
Less: Other deductions	-296,000	-324,000	-198,000	-341,000	-388,817
Total assets for leverage ratio	87,590,000	81,030,000	84,705,000	72,773,000	71,069,651
Total risk-weighted assets	67,684,900	67,052,040	66,931,100	68,273,480	67,046,842
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct												
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A	10.35	12.66	15	9.99	11.98	21	10.34	12.35	20	10.13	12.11	22	11.14	12.09	40
Common equity tier 1 capital, column B	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	10.93	13.44	6	10.58	12.72	15	10.93	13.08	15	10.13	12.78	8	11.14	12.85	26
Tier 1 capital, column B	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	12.95	15.42	7	12.95	14.77	17	13.20	15.23	13	12.13	14.36	11	13.21	14.45	34
Total capital, column B	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	8.45	9.11	30	8.75	9.03	44	8.63	9.13	39	9.51	9.76	48	10.51	9.71	77
Supplementary leverage ratio, advanced approaches HCs		6.95			8.42			8.72			7.41			7.31	

BHC Name

City/State

### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	3,000	3,000	7,000	6,000	5,696	0.00	15.79
Other insurance activities income	3,000	3,000	7,000	6,000	5,696	0.00	15.79
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	1,381,000	1,354,000	1,366,000	1,343,000	1,312,317	1.99	10.73

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36
Insurance underwriting assets (P/C) / Total insurance underwriting assets		52.30			54.79			53.67			51.47			56.12	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		47.70			45.21			46.33			48.53			43.88	
Separate account assets (L/H) / Total life assets		13.29			11.01			11.24			7.26			8.53	
<hr/>															
Insurance activities revenue / Adjusted operating income	0.21	0.37	64	0.20	0.39	67	0.24	0.41	68	0.18	0.47	63	0.17	0.47	60
Premium income / Insurance activities revenue	0	3.14	41	0	3.04	40	0	2.84	40	0	7.32	37	0	4.86	37
Credit related premium income / Total premium income		30.92			40.01			38.23			34.91			44.54	
Other premium income / Total premium income		69.08			59.99			61.77			65.09			55.46	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	45	0	0.03	44	0	0.08	39	0	0.08	42
Insurance net income (P/C) / Equity (P/C)		21.10			7.42			15.59			19.86			15.64	
Insurance net income (L/H) / Equity (L/H)		5.07			-31.13			3.62			5.13			1.99	
Insurance benefits, losses, expenses / Insurance premiums		-395.05			620.37			447.82			233.61			160.49	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0.15			0.17	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15			2.31	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	17.16	11.54	71	16.72	11.35	70	16.54	11.03	73	17.77	11.51	76	16.12	10.22	72
<hr/>															
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.47	38	0	0.73	37	0	0.75	37	0	1.39	34	0	1.79	34

BHC Name

City/State

### Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases	963,000	1,058,000	898,000	1,010,000	1,090,854
Real estate loans	7,000	16,000	7,000	21,000	31,597
Commercial and industrial loans	954,000	1,042,000	888,000	989,000	1,055,090
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	1
Agricultural loans	0	0	0	0	0
Other foreign loans	2,000	0	3,000	0	4,166
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	274,000	240,000	264,000	264,000	169,087
Total selected foreign assets	1,237,000	1,298,000	1,162,000	1,274,000	1,259,941
Total foreign deposits	600,000	583,000	587,000	598,000	497,686
Interest-bearing deposits	241,000	264,000	231,000	302,000	233,054
Non-interest-bearing deposits	359,000	319,000	356,000	296,000	264,632

Analysis Ratios	BHC	Peer # 1	Pct												
Yield: Foreign loans	1.29	0.64	76	1.55	0.93	72	1.33	0.87	71	1.88	1.25	69	2.16	1.17	69
Cost: Interest-bearing deposits	0	0.12	24	0.74	0.59	64	0.37	0.42	60	0.93	1.19	43	0.80	0.97	46

#### Net Losses as a Percent of Foreign Loans by Type

Real estate loans	0.26			5.29			5.18			27.03			27.29		
Commercial and industrial loans	1.03			0.38	0.59	55	0.64			0.29			0.41	1.53	47
Foreign governments and institutions	0			0			0			0			0		

#### Growth Rates

Net loans and leases	-8.98	-1.19	37	0	10.27	54	-11.09	-2.40	36	-7.41	22.48	35	-0.05	7.24	39
Total selected assets	-4.70	3.19	41	3.59	5.10	53	-8.79	2.04	32	1.12	12.40	51	-2.98	3.24	37
Deposits	2.92	9.07	37	21.46	10.22	73	-1.84	3.46	36	20.16	10.36	73	-2.61	5	45

BHC Name

City/State

### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Activity as a Percent of Total Assets</b>					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

BHC Name

City/State

### Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	0	0	0	0	0		
<b>90+ Days Past Due Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
<b>Net Losses on Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

BHC Name

City/State

### Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
<b>Total Past Due Managed Assets</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>					

BHC Name

City/State

**Parent Company Income Statement**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	110,167	103,678	695,666	1,447,214	1,347,213	6.26	-55.88
Dividends .....	0	0	487,000	1,207,000	1,110,000		-100.00
Interest .....	492	2,732	3,299	19,452	12,853	-81.99	177.97
Management and service fees .....	109,675	100,946	205,367	220,762	224,360	8.65	69.93
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	19,000	0	0	0	0		846.69
Dividends .....	19,000	0	0	0	0		850.00
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		-100.00
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....	1,888	1,451	14,144	24,875	28,290	30.12	-5.74
Dividends .....	0	0	11,000	22,000	25,000		
Interest .....	0	0	0	0	0		
Management and service fees .....	1,888	1,451	3,144	2,875	3,290	30.12	-5.74
Other income .....	0	0	0	0	0		
Total income from subsidiaries .....	131,055	105,129	709,810	1,472,089	1,375,503	24.66	-48.35
Securities gains (losses) .....	0	0	0	0	0		
Other operating income .....	9,539	-707	16,870	9,773	-671		477.77
Total operating income .....	140,594	104,422	726,680	1,481,862	1,374,832	34.64	-44.95
<b>Operating Expenses</b>							
Personnel expenses .....	88,039	65,267	140,324	143,515	140,183	34.89	52.30
Interest expense .....	10,238	19,233	30,250	55,926	29,433	-46.77	130.17
Other expenses .....	39,150	36,345	82,366	87,363	80,815	7.72	-28.82
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	137,427	120,845	252,940	286,804	250,431	13.72	17.20
Income (loss) before taxes .....	3,167	-16,423	473,740	1,195,058	1,124,401		-97.71
Applicable income taxes (credit) .....	-3,152	-4,011	-6,227	-8,638	-5,221		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	6,319	-12,412	479,967	1,203,696	1,129,622		-95.93
Equity in undistributed income of subsidiaries .....	671,834	73,754	7,499	-19,535	121,194	810.91	7657.00
Bank subsidiaries .....	675,099	61,031	-7,568	-21,984	120,882	1006.16	25915.38
Nonbank subsidiaries .....	-18,934	134	3,257	1,604	2,254		
Subsidiary holding companies .....	15,669	12,589	11,810	845	-1,942	24.47	105.76
Net income (loss) .....	678,153	61,342	487,466	1,184,161	1,250,816	1005.53	314.16
<b>Memoranda</b>							
Bank net income .....	675,099	61,031	479,432	1,185,016	1,230,882	1006.16	259.87
Nonbank net income .....	66	134	3,257	1,604	2,254	-50.75	-85.37
Subsidiary holding companys' net income .....	15,669	12,589	22,810	22,845	23,058	24.47	105.76

BHC Name

City/State

## Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	8,548,387	85.66	8,115,918	81.96	8,057,402	79.45	7,662,023	7,310,017	5.33	13.39
Common and preferred stock .....	7,912,384	79.28	7,478,722	75.53	7,420,847	73.18	7,024,187	6,670,697	5.80	14.76
Excess cost over fair value .....	636,003	6.37	637,196	6.43	636,555	6.28	637,836	639,320	-0.19	-1.27
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		-100.00
Investment in nonbank subsidiaries .....	30,358	0.30	25,079	0.25	49,293	0.49	24,945	23,341	21.05	2.77
Common and preferred stock .....	30,358	0.30	25,079	0.25	49,293	0.49	24,945	23,341	21.05	2.77
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies .....	124,382	1.25	109,492	1.11	108,713	1.07	96,903	96,058	13.60	26.86
Common and preferred stock .....	111,755	1.12	109,492	1.11	108,713	1.07	96,903	96,058	2.07	13.98
Excess cost over fair value .....	12,627	0.13	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	0	0	0	0	0	0	0	0		
Securities .....	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	873,467	8.75	1,209,715	12.22	1,489,130	14.68	1,196,299	1,524,754	-27.80	52.84
Cash and due from unrelated depository institution .....	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment .....	2,465	0.02	2,881	0.03	2,595	0.03	2,955	1,421	-14.44	8.93
Intangible assets .....	0	0	0	0	0	0	0	0		
Other assets .....	400,674	4.01	439,014	4.43	433,979	4.28	333,272	253,873	-8.73	60.84
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0		
Total assets .....	9,979,733	100.00	9,902,099	100.00	10,141,112	100.00	9,316,397	9,209,464	0.78	17.56
<b>Liabilities and Capital</b>										
Deposits .....	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	0	0	0	0	0	0	0	348,149		
Borrowings with maturity over 1 year .....	1,498,569	15.02	1,563,618	15.79	1,537,623	15.16	1,471,056	860,429	-4.16	321.79
Subordinated notes and debentures .....	271,291	2.72	283,984	2.87	280,394	2.76	264,247	250,320	-4.47	-2.08
Other liabilities .....	269,947	2.70	246,078	2.49	269,337	2.66	248,159	237,638	9.70	65.91
Balance due to subsidiaries and related institutions .....	9,172	0.09	6,085	0.06	4,089	0.04	5,508	6,059	50.73	14936.07
Total liabilities .....	2,048,979	20.53	2,099,765	21.21	2,091,443	20.62	1,988,970	1,702,595	-2.42	157.70
Equity Capital .....	7,930,754	79.47	7,802,334	78.79	8,049,669	79.38	7,327,427	7,506,869	1.65	3.08
Perpetual preferred stock (income surplus) .....	394,493	3.95	394,513	3.98	394,493	3.89	0	0	-0.01	
Common stock .....	1,140,824	11.43	1,140,824	11.52	1,140,824	11.25	1,140,824	1,140,824	0.00	0.00
Common surplus .....	2,162,661	21.67	2,173,716	21.95	2,185,124	21.55	2,174,134	2,148,251	-0.51	-0.09
Retained earnings .....	10,201,754	102.22	9,405,031	94.98	9,622,858	94.89	9,538,583	8,781,158	8.47	42.55
Accumulated other comprehensive income .....	-119,878	-1.20	157,502	1.59	167,585	1.65	-235,362	-609,352		
Other equity capital components .....	-5,849,100	-58.61	-5,469,252	-55.23	-5,461,215	-53.85	-5,290,752	-3,954,012		
Total liabilities and equity capital .....	9,979,733	100.00	9,902,099	100.00	10,141,112	100.00	9,316,397	9,209,464	0.78	17.56
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS .....	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0		

BHC Name

City/State

## Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital.....	16.85	12.64	79	1.63	4.33	20	6.34	7.29	35	16.20	9.68	94	16.02	10.40	92
Bank net income / Average equity investment in banks.....	16.30	12.37	82	1.54	4.55	20	6.01	7.45	31	15.82	10.51	88	16.72	11.19	88
Nonbank net income / Average equity investment in nonbanks.....	0.31	13.40	21	1.07	7.01	33	10.90	9.75	64	6.71	7.89	59	10.38	7.10	70
Subsidiary HCs net income / Average equity investment in sub HCs.....	27	11.92	95	24.39	5.62	96	21.40	7.01	91	22.18	8.55	96	21.90	8.78	96
Bank net income / Parent net income.....	99.55	96.24	33	99.49	91.35	27	98.35	88.16	27	100.07	82.22	37	98.41	82.56	29
Nonbank net income / Parent net income.....	0.01	3.10	31	0.22	6.35	38	0.67	3.59	48	0.14	5.93	34	0.18	3.78	40
Subsidiary holding companies' net income / Parent net income.....	2.31	67.52	5	20.52	71.95	11	4.68	68.34	10	1.93	74	7	1.84	72.48	7
<b>Leverage</b>															
Total liabilities / Equity capital.....	25.84	16.87	80	26.91	20.37	74	25.98	20.06	75	27.14	20.43	70	22.68	20.88	70
Total debt / Equity capital.....	22.32	11.60	82	23.68	14.50	75	22.58	14.41	76	23.68	14.31	74	19.43	14.69	73
Total debt + notes payable to subs that issued TPS / Equity capital.....	22.32	13.82	81	23.68	16.78	74	22.58	16.67	74	23.68	16.36	73	19.43	17.10	70
Total debt + Loans guaranteed for affiliate / Equity capital.....	22.32	11.69	82	23.68	14.81	75	22.58	14.68	76	23.68	14.56	74	19.43	15.14	73
Total debt / Equity capital – excess over fair value.....	24.30	11.71	83	25.79	14.64	77	24.52	14.52	79	25.94	14.51	75	21.24	14.81	73
Long-term debt / Equity capital.....	22.32	11.05	84	23.68	13.39	78	22.58	13.56	78	23.68	13.04	76	14.80	13.37	70
Short-term debt / Equity capital.....	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	4.64	1.14	85
Current portion of long-term debt / Equity capital.....	0	0.06	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital.....	8.18	0.09	98	8.17	0.09	97	7.91	0.08	97	8.70	0.12	96	8.52	0.12	97
Long-term debt / Consolidated long-term debt.....	62.01	39.10	69	28.33	29.33	49	31.73	34.67	46	26.31	28.44	51	18.17	28.63	41
<b>Double Leverage</b>															
Equity investment in subs / Equity capital.....	109.74	103.07	84	105.74	103.11	71	102.06	102.81	45	106.23	103.22	69	98.97	103.10	25
Total investment in subs / Equity capital.....	109.74	108.26	74	105.74	110.49	56	102.06	110.16	33	106.23	111.07	56	98.97	112.48	12
Equity investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1.....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X).....	0.57	0.25	73	3.65	0.67	93	0.34	0.47	50	0.39	0.36	55	-0.06	0.35	27
Equity investment in subs – equity cap / Net income-div (X).....	0.80	0.83	58		3.93		1.72	1.82	64	0.58	1.22	36		1.22	
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends.....	50.32	138.64	14	37.01	143.95	11	118.71	136.59	46	222.18	177.68	72	251.24	162.34	85
Cash from ops + noncash items + op expense / Op expense + dividend.....	55.78	130.64	20	42.13	154.33	12	122.87	147.24	46	227.70	190.27	73	280.60	174.91	84
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends.....	-74.61	103.17	6	106.64	148.07	55	150.97	134.08	69	71.35	116.34	12	195.54	103.19	90
Pretax operating income + interest expense / Interest expense.....	130.93	1,479.01	15	14.61	2,733.67	6	1,666.08	2,016.32	68	2,236.86	1,968.54	72	3,920.21	2,898.75	81
Pretax op inc + interest expense + trust pref / Interest expense + trust pref.....	130.93	1,667.11	13	14.61	1,374.36	6	1,666.08	1,539.23	76	2,236.86	1,632.83	73	3,920.21	1,369.37	88
Dividends + interest from subsidiaries / Interest expense + dividends.....	9.36	153.06	7	1.29	169.52	4	119	150.43	41	275.03	210.80	75	339.28	188.90	88
Fees + other income from subsidiaries / Salary + other expenses.....	87.71	12.78	94	100.77	15.95	95	93.63	13.95	96	96.86	16.52	94	103.01	16.08	97
Net income / Current part of long-term debt + preferred dividends (X).....	61.65	41.77	85		27.95		37.50	35.64	77		57.11			33.93	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets.....	7.42	3.64	80	10.03	3.69	82	13.44	3.85	86	10.65	2.64	87	10.44	2.61	88
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due.....		0.21			0.05			0.10			0.04			0.24	
Nonaccrual.....		0.96			0.97			1.03			0.54			6.54	
Total.....		1.17			1.02			1.13			0.58			6.78	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries.....	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total.....	0	0.03	46	0	0.06	46	0	0.05	46	0	0.10	46	0	0.25	44
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries.....	0.04	1.79	46	0.04	2.90	42	0.06	2.66	44	0.04	5.62	39	0.04	5.50	37
Combined thrift assets (reported only by bank holding companies).....	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets.....	0.03	0.07	87	0.03	0.07	82	0.03	0.08	82	0.03	0.19	78	0.03	0.21	79

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	3,133.41	78.46	99		73.92		81.46	81.10	60	33.06	57.84	31	27.34	57.26	19
Dividends declared / Net income .....	29.20	25.30	58	313	60.26	97	80.21	42.29	92	33.61	33.08	52	24.70	27.33	34
Net income – dividends / Average equity.....	11.93	9.64	72	-3.48	1.15	15	1.25	4.14	17	10.76	6.46	89	12.06	7.33	91
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	0	139.49	9	0	166.94	10	124.55	132.17	52	303.27	178.13	79	359.35	157.73	88
Dividends from nonbank subsidiaries .....	9.60	3.97	81	0	3.69	27	0	3.41	23	0	7.53	19	0	7.13	23
Dividends from subsidiary holding companies.....	0	6.36	45	0	3.84	44	2.81	4.85	88	5.53	21.40	85	8.09	16.86	84
Dividends from all subsidiaries .....	9.60	193.08	9	0	205.70	3	127.37	174.85	39	308.79	260.40	70	367.44	215.26	84
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	0	36.56	9	0	82.59	8	101.58	60.28	87	101.86	66.55	86	90.18	60.71	83
Interest income from bank subsidiaries.....	0.07	0.11	76	4.48	0.58	91	0.69	0.36	79	1.64	0.54	82	1.04	0.52	77
Management and service fees from bank subsidiaries .....	16.25	0.90	95	165.40	3.18	97	42.84	1.47	97	18.63	1.55	96	18.23	1.88	93
Other income from bank subsidiaries.....	0	0	46	0	0.01	46	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries .....	16.32	38.35	25	169.88	98.26	78	145.10	62.88	95	122.13	69.36	89	109.45	63.43	85
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	28,787.88	54.17	98	0	52.25	20	0	56.39	15	0	82.95	12	0	51.40	17
Interest income from nonbank subsidiaries.....	0	2.35	32	0	7.62	32	0	7.38	32	0	20.25	26	0	18.56	24
Management and service fees from nonbank subsidiaries .....	0	0.63	39	0	1.87	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....	0	0.08	46	0	0.22	46	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries .....	28,787.88	76.16	98	0	78.35	12	0	79.84	8	0	150.41	6	0	99.33	7
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....	0	31	20	0	55.04	23	48.22	43.51	57	96.30	61.23	69	108.42	48.56	88
Interest income from subsidiary holding companies.....	0	5.39	22	0	15.38	26	0	8.40	23	0	6.54	25	0	3.95	26
Management and service fees from subsidiary holding companies.....	12.05	0.37	95	11.53	0.95	94	13.78	0.44	95	12.58	0.36	96	14.27	0.43	96
Other income from subsidiary holding companies.....	0	-0.43	52	0	2.24	44	0	0.01	45	0	0.29	44	0	0.01	48
Operating income from subsidiary holding companies.....	12.05	39.64	35	11.53	73.61	36	62.01	55.20	61	108.89	76.49	69	122.69	61.19	80
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	0	67.82	10	0	66.84	12	67.02	69.76	25	81.45	67.32	38	80.74	65.18	38
Interest income from bank subsidiaries.....	0.35	0.39	79	2.62	1.06	83	0.45	0.63	70	1.31	0.80	76	0.93	0.92	72
Management and service fees from bank subsidiaries .....	78.01	2.08	98	96.67	2.32	99	28.26	1.87	96	14.90	1.81	90	16.32	2.01	92
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries .....	78.36	81.78	29	99.29	81.90	54	95.73	82.20	40	97.66	78.80	51	97.99	74.20	52
Dividends from nonbank subsidiaries .....	13.51	2.67	88	0	2.05	28	0	1.95	23	0	2.65	19	0	2.57	23
Interest income from nonbank subsidiaries.....	0	0.35	37	0	1.11	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries .....	0	0.02	42	0	0.04	41	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.01	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries .....	13.51	6.48	83	0	6.25	20	0	4.70	16	0	7.29	11	0	7.64	14
Dividends from subsidiary holding companies.....	0	2.43	45	0	1.08	45	1.51	2.53	88	1.48	4.52	86	1.82	5.15	84
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.17	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	1.34	0	98	1.39	0	98	0.43	0	98	0.19	0	98	0.24	0	98
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	1.34	3.96	88	1.39	4.06	86	1.95	4.56	86	1.68	6.08	83	2.06	6.79	80
Loans and advances from subsidiaries / Short term debt.....		135.34			237.31			135.13			83.37		0	87.87	16
Loans and advances from subsidiaries / Total debt .....	0	28.31	13	0	33.86	11	0	27.08	12	0	28.33	11	0	26.53	12